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DATE: 10/11/2005**TO:** Examiner FRANKLIN,
Jamara A.
USPTO GPAU 2876**FAX NO.:** 571-273-8300**FROM:** Ryan S. Davidson
Reg. No.: 51,596**RE U.S. App. No.:** 10/797,919, filed 03/10/2004**Applicant(s):** Jeffrey Lewis BRANDT et al.**Atty Dkt No.:** 1033-LB1049**Title:** MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF
PAYMENT CARD CHARGES**NO. OF PAGES (including Cover Sheet):** 12**MESSAGE:**

Attached please find:

- Transmittal Form (1 pg)
- Response to Office Action (10 pgs)

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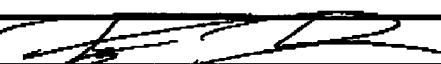
(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

| | | |
|----|------------------------|-----------------------------|
| | Application Number | 10/797,919 |
| | Filing Date | 03/10/2004 |
| | First Named Inventor | Jeffrey Lewis BRANDT et al. |
| | Art Unit | 2876 |
| | Examiner Name | FRANKLIN, Jamara A. |
| 11 | Attorney Docket Number | 1033-LB1049 |

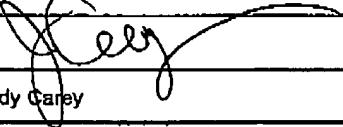
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| <input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below): |
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | | |
|--------------|---|----------|--------|
| Firm Name | TOLER, LARSON & ABEL, LLP | | |
| Signature |  | | |
| Printed name | Ryan S. Davidson | | |
| Date | 10/11/05 | Reg. No. | 51,596 |

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| Date | 10/11/05 |

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Jeffrey Lewis BRANDT et al.

Title: MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF PAYMENT
CARD CHARGES

App. No.: 10/797,919 Filed: 03/10/2004

Examiner: FRANKLIN, Jamara A. Group Art Unit: 2876

Customer No.: 34456 Confirmation No.: 3346

Atty. Dkt. No.: 1033-LB1049

Mail Stop AMENDMENT
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed August 24, 2005, the Applicants respectfully request reconsideration of the outstanding rejections.

| | |
|---|-----------|
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| Judy Crary Typed or Printed Name | Signature |